

**UNITED STATES BANKRUPTCY COURT
WESTERN DISTRICT OF PENNSYLVANIA
ERIE DIVISION**

In re:

DIANE CECILIA VAVRECK

Debtor(s)

Case No. 15-11295TPA

CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT

Ronda J. Winnecour, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 12/07/2015.
- 2) The plan was confirmed on 02/26/2016.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1328 on 07/14/2016, 05/23/2017.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 01/04/2021.
- 6) Number of months from filing to last payment: 61.
- 7) Number of months case was pending: 64.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$33,029.09.
- 10) Amount of unsecured claims discharged without payment: \$0.00.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

Receipts:

Total paid by or on behalf of the debtor	\$55,065.07
Less amount refunded to debtor	\$1,148.95

NET RECEIPTS: **\$53,916.12**

Expenses of Administration:

Attorney's Fees Paid Through the Plan	\$2,965.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$2,546.47
Other	\$0.00

TOTAL EXPENSES OF ADMINISTRATION: **\$5,511.47**

Attorney fees paid and disclosed by debtor: \$1,035.00

Scheduled Creditors:

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
ALLY FINANCIAL(*)	Secured	8,972.00	8,989.30	0.00	0.00	0.00
AMERICAN HONDA FINANCE CORP*	Unsecured	0.00	4,460.99	4,460.99	1,776.23	0.00
AMERICAN HONDA FINANCE CORP*	Priority	1.00	0.00	0.00	0.00	0.00
ASSET RECOVERY SOLUTIONS LLC	Unsecured	4,780.03	NA	NA	0.00	0.00
BANK OF AMERICA NA**	Unsecured	5,253.58	NA	NA	0.00	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	63,905.93	64,446.14	0.00	42,304.46	0.00
BAYVIEW LOAN SERVICING LLC**	Secured	0.00	1,852.62	1,852.62	1,852.62	0.00
CAPITAL ONE NA**	Unsecured	199.79	199.79	199.79	79.55	0.00
COMMONWEALTH FINANCIAL SYST	Unsecured	1,781.19	NA	NA	0.00	0.00
DISCOVER BANK(*)	Unsecured	1,450.91	1,492.89	1,492.89	594.42	0.00
DIVERSIFIED CONSULTANTS++	Unsecured	47.00	NA	NA	0.00	0.00
FIA CARD SERVICES	Unsecured	5,238.58	NA	NA	0.00	0.00
FIRST NATIONAL BANK OF OMAHA(Unsecured	3,366.00	3,366.25	3,366.25	1,340.34	0.00
FIRST NATIONAL COLLECTION++	Unsecured	1,288.64	NA	NA	0.00	0.00
JEFF SWANSEGER	Unsecured	1,000.00	NA	NA	0.00	0.00
JPMORGAN CHASE BANK NA	Unsecured	11,256.00	NA	NA	0.00	0.00
NEW YORK LIFE INSURANCE CO	Unsecured	1,657.01	NA	NA	0.00	0.00
NEW YORK LIFE INSURANCE CO	Unsecured	3,279.68	NA	NA	0.00	0.00
QUANTUM3 GROUP LLC AGNT - SAC	Unsecured	423.99	458.87	458.87	182.71	0.00
SENTRY CREDIT INC	Unsecured	807.91	NA	NA	0.00	0.00
TARGET NATIONAL BANK	Unsecured	3,729.59	NA	NA	0.00	0.00
TD BANK USA NA**	Unsecured	650.00	688.95	688.95	274.32	0.00
THE BUREAUS INC	Unsecured	810.00	NA	NA	0.00	0.00
THE BUREAUS INC	Unsecured	4,940.00	NA	NA	0.00	0.00
VERIZON WIRELESS	Unsecured	1,382.64	NA	NA	0.00	0.00

Summary of Disbursements to Creditors:			
	<u>Claim Allowed</u>	<u>Principal Paid</u>	<u>Interest Paid</u>
Secured Payments:			
Mortgage Ongoing	\$0.00	\$42,304.46	\$0.00
Mortgage Arrearage	\$1,852.62	\$1,852.62	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
TOTAL SECURED:	\$1,852.62	\$44,157.08	\$0.00
Priority Unsecured Payments:			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
TOTAL PRIORITY:	\$0.00	\$0.00	\$0.00
GENERAL UNSECURED PAYMENTS:	\$10,667.74	\$4,247.57	\$0.00

Disbursements:	
Expenses of Administration	<u>\$5,511.47</u>
Disbursements to Creditors	<u>\$48,404.65</u>
TOTAL DISBURSEMENTS :	<u>\$53,916.12</u>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 04/15/2021

By: /s/ Ronda J. Winnecour

Trustee

STATEMENT: This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.